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## **Massachusetts Bulletin for People with Medicare**

Medicare beneficiaries of all ages have choices for receiving their health and prescription drug coverage. Major health insurance choices include:

- Original Medicare (Parts A and B)
- Original Medicare + Medicare Supplement Insurance (Medigap)
- Medicare Advantage Plans (Medicare Part C)
- Medicare Prescription Drug Coverage (Medicare Part D)
- Employer or Union Health Coverage (including retiree health plans)
- Prescription Advantage (the state prescription drug assistance program)
- MassHealth (Medicaid) (for people with limited income and resources)
- Senior Care Options (SCO) (an option for people with MassHealth)
- PACE (Program of All-inclusive Care for the Elderly)
- Veterans Health Benefits
- Military Benefits (TRICARE)

This Bulletin provides basic information about some of the programs listed above and programs that help people with limited income and resources pay for their health care costs.

If you have employer, union, retiree or other group health coverage, contact the benefits administrator of your health plan for information about coverage and other questions.

If you are a veteran, contact your local veterans agent for information about veterans health care services and TRICARE.

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1



LOCAL HELP FOR PEOPLE WITH MEDICARE

## Medicare

Medicare is health insurance that helps cover many health care services and supplies to people:

- age 65 or older,
- under age 65 with certain disabilities, and
- any age with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant)

Medicare has four parts:

- **Medicare Part A (Hospital Insurance)** helps cover inpatient care in hospitals, skilled nursing facilities, hospice care, and some home health care.
- **Medicare Part B (Medical Insurance)** helps cover out-patient medically-necessary services like doctor's services, outpatient care, some preventive services, x-rays, tests, physical, occupational and speech therapy, ambulance service, medical supplies and equipment.
- **Medicare Part C (Medicare Advantage Plans)** are sold by private insurers. Medicare Advantage Plans cover Part A and Part B services and other benefits. Some plans include Medicare prescription drug coverage (Part D). See details below.
- **Medicare Part D (Medicare Prescription Drug Coverage)** helps cover outpatient prescription drug costs.

## Medicare Options

There are two ways to get Medicare health coverage and Medicare prescription drug coverage:

1. **Original Medicare Plan** covers Part A and Part B services and is a fee-for-service plan managed directly by Medicare. You can go to any doctor, hospital or other provider that accepts Medicare.

People covered by the Original Medicare Plan may purchase Medicare Supplement Insurance (Medigap) to cover out-of-pocket costs (gaps) in Medicare Part A and B.

A Medigap policy only works with the Original Medicare Plan and is sold by private companies. After January 1, 2006, New Medigap policies cannot include prescription drug coverage.

If you have the Original Medicare Plan and you want Medicare prescription drug coverage, you may join a stand-alone Medicare Prescription Drug Plan (Part D).

2. **Medicare Advantage Plans (Part C)**

You may enroll in a Medicare Advantage Plan which includes both Medicare A and B services and other extra services in one private insurance plan. Medicare Advantage Plans are sold by private companies and are approved by Medicare.

There are five different types of Medicare Advantage Plans:

- Medicare Health Maintenance Organization (HMO) Plans
- Medicare Preferred Provider Organization (PPO) Plans
- Private Fee-For-Service (PFFS) Plans
- Medicare Savings Account (MSA) Plans
- Special Needs Plans (SNPs)

Medicare Advantage Plan members must continue to pay the Part B premiums and other costs including the plan premium, copayments, deductibles and other coinsurance. Medicare Advantage Plan members must follow the Plan rules. Many Medicare Advantage Plans offer Medicare Part D prescription drug coverage. Medicare Advantage insurance is not Medicare Supplement Insurance (Medigap). You do not need to buy (or can't buy) a Medigap policy to cover Medicare Advantage Plan out-of-pocket costs.

### **Medicare Prescription Drug Coverage (Medicare Part D)**

Medicare prescription drug coverage is optional insurance provided by private companies to help pay for prescription drug costs for people with Medicare.

You can join a Medicare prescription drug plan (Part D):

- When you first become eligible for Medicare (3 months before to 3 months after you turn age 65)
- If you get Medicare due to a disability, you can join from 3 months before to 3 months after your 25<sup>th</sup> month of disability payments
- November 15 to December 31 of each year (open enrollment). Coverage begins on January 1 of the following year.

In certain situations, you may be able to join, switch or drop Medicare drug plans if you:

- Move out of the Medicare prescription plan area
- Lose prescription coverage through an employee or retiree plan
- Live in an institution
- Other circumstances approved by CMS

Most beneficiaries will pay a monthly premium, an annual deductible and co-payments based on the prescription drug plan they choose.

If you have limited income and resources, you may be eligible for extra help paying for your Medicare drug plan costs. To see if you qualify for extra help contact Social Security at **1-800-772-1213** (TTY **1-800-325-0778**) or visit [www.socialsecurity.gov](http://www.socialsecurity.gov)

## Helpful Contacts

- For detailed information, fact sheets and other publications about Medicare plans and programs and to order publications and the “Medicare and You” handbook visit [www.medicare.gov](http://www.medicare.gov) or call the **Medicare Helpline** at **1-800-MEDICARE (1-800-633-4227)** (TTY: **1-877-486-2048**). The Medicare Helpline is available 24 hours a day seven days a week.
- Call **MassMedLine** at **1-866-633-1617** for information and questions about your medications. Pharmacy professionals can help obtain prescription medications at the lowest possible price and can provide information about possible drug interactions. MassMedLine is a partnership of the Massachusetts Office of Elder Affairs and the Massachusetts College of Pharmacy and Health Services. For more information visit [www.massmedline.com](http://www.massmedline.com)
- Contact **SHINE** (Serving the Health Information Needs of Elders) at **1-800-AGE-INFO (1-800-243-4636)** (TTY: **1-800-872-1066**) for one-on-one counseling and help understanding, comparing Medicare and other plans. SHINE can provide information on programs that help people with limited income and resources pay for their health care.

## Medicare Supplement Insurance (“Medigap”)

A Medigap policy is a health insurance policy sold by private insurance companies to individuals enrolled in the Original Medicare Plan to cover the “gaps” in the Original Medicare Plan. Some Medigap policies also cover benefits that the Original Medicare Plan does not cover, like emergency health care while traveling outside the United States.

Two standard Medigap policies are offered to Massachusetts residents:

- Medicare Supplement Core
- Medicare Supplement 1

*In compliance with Federal regulations, **Medicare Supplement 2 which includes prescription drug coverage cannot be sold after December 31, 2005, however, existing members may remain enrolled.** By remaining enrolled, existing members will continue to have prescription drug coverage. If you disenroll from Supplement 2, you cannot re-enroll in the future*

Medigap insurance is regulated by federal and state laws and is monitored by the Massachusetts Division of Insurance.

- The front of the Medigap policy must clearly define it as “Medicare Supplement Insurance”. Individual Medigap insurance coverage and text is standard for all insurers.
- Medigap policies are guaranteed renewable and cannot be cancelled unless the beneficiary stops paying the premium or provides false information on the application when they buy the policy.
- Medigap insurers cannot refuse to sell a policy, exclude or limit coverage, or require a waiting period before coverage starts due to existing health problems.
- Medigap insurers must offer the same premium (a “community rate”) to all policyholders and cannot charge a different premium based on age or health problems.
- Under the Massachusetts “Ban on Balance Billing” law licensed physicians cannot collect more than the Medicare approved charge for any Medicare service provided to a Medicare beneficiary.

### **Who Can Buy Medigap Insurance?**

Any Massachusetts resident that is covered by the Original Medicare plan may buy Medigap insurance in Massachusetts except for individuals under age 65 who are eligible for Medicare solely due to End-Stage Renal Disease.

### **When Can I Buy Medigap Insurance?**

Medigap Insurance can be purchased, upgraded or downgraded at any time throughout the year. The effective date of the new coverage is the first day of the month following the date that the insurer receives the application or change request.

### **Where Can I Buy Medigap Insurance?**

The Massachusetts Division of Insurance regulates insurance companies authorized to sell insurance in Massachusetts. For information and counseling about Medigap, contact SHINE at 1-800-AGE-INFO-(1-800-243-4636) (TTY: 1-800-872-0166). For general information visit [www.state.ma.us/doi](http://www.state.ma.us/doi) or call the Massachusetts Division of Insurance at 617-521-7794 (Boston), 413-7785-5526 (Springfield) (TTY: 617-521-7490).



## **Prescription Advantage**

Prescription Advantage is a State Pharmacy Assistance Program for seniors and people with disabilities. Prescription Advantage is administered by the Massachusetts Executive Office of Elder Affairs.

Prescription Advantage is available to Massachusetts residents who are not MassHealth or CommonHealth members and who are:

- Age 65 or older; or
- Under age 65, have a qualified disability, work no more than 40 hours per month, and meet Prescription Advantage income requirements.

\*Individuals eligible for Medicare must be enrolled in a Medicare Prescription Drug Plan (Medicare Part D) or a plan offering creditable coverage and must not have a gross household income exceeding 500% of the Federal Poverty Level(FPL). (The FPL is adjusted every year).

### **Prescription Advantage benefits:**

#### ***If you have Medicare...***

Prescription Advantage provides supplemental coverage to Medicare Part D. Based on household income, Prescription Advantage may help pay for the Medicare Part D monthly premium, deductible, copayments and provide coverage through Medicare Part D coverage gap. Prescription Advantage also provides an out-of-pocket spending limit.

#### ***If you are not eligible for Medicare...***

Prescription Advantage may offer you prescription drug coverage. This coverage has no premium. You will pay a co-payment and quarterly deductible for your prescriptions drugs and you will have an out-of pocket spending limit.

Medicare beneficiaries of all ages who meet the eligibility requirements for Prescription Advantage may join at any time during the year.

For detailed information about Prescription Advantage enrollment and eligibility call **Prescription Advantage Customer Service 1-800-AGE-INFO (1-800-243-4636) (TTY: 1-800-610-0241)** or visit [www.800ageinfo.com](http://www.800ageinfo.com).

## **Help for People with Limited Income and Resources**

### **MassHealth (Medicaid)**

**Customer Service Center 1-800-841-2900**

MassHealth provides a wide range of health care services that pay for all or part of health care costs for elders with limited income and resources and adults with disabilities through its Office of Long Term Care. MassHealth is administered by the Office of Medicaid in the Executive Office of Health and Human Services.

**MassHealth Standard** is the most complete coverage offered by MassHealth. It pays for a wide range of health-care benefits and is the only coverage that pays for long-term care services. You may enroll in Standard MassHealth if you are:

- single and your income is not greater than 100%\* of the Federal Poverty Level (FPL) and your assets do not exceed \$2,000
- married and your combined marital income is not greater than 100%\* of the FPL and your combined assets do not exceed \$3,000.

### **MassHealth Standard for people aged 65 or older who need personal care attendant (PCA) services**

You may enroll into Standard MassHealth if you are 65 or older and need PCA services if you are:

- single and your income is not greater than 133%\* of the FPL and your assets do not exceed \$2,000.
- married and your combined marital income is not greater than 133%\* of the FPL and your combined assets do not exceed \$3,000.

### **Medicare Savings Programs**

Medicare Savings Programs are federal programs administered by MassHealth for Medicare eligible persons with limited income and resources and are not on MassHealth.

Medicare Savings Programs are listed below:

- **MassHealth Senior Buy-In (QMB)**

MassHealth Senior Buy-In helps pay Medicare Part A and Part B deductibles, copayments and premiums.

You may be eligible for **Senior Buy-In** if you are:

- **single** and your monthly income is at or below 100% FPL\* and your assets are at or below \$ **4,000**.
- **married** (and living together) and your combined monthly income is at or below 100% FPL\* and your combined assets are at or below \$ **6,000**.

- **MassHealth Buy-In (SLMB & QI )**

MassHealth Buy-In helps pay the monthly Medicare Part B premium.

You may be eligible for **Buy-In** if you are:

- **single** and your monthly income is below 120-135% FPL\* and your assets are at or below **\$4,000**.
- **married** (and living together) and your combined income is below 120-135% FPL\* and your combined assets are at or below **\$6,000**.

*\* income dollar level changes every April*

For information about MassHealth and Medicare Savings Programs call the MassHealth Customer Service Center **1-800-841-2900 (TTY: 1-800-497-4686)** or visit [www.state.ma.us/masshealth](http://www.state.ma.us/masshealth).

### **SCO (Senior Care Options)**

MassHealth Senior Care Options (SCO) is a coordinated health plan that combines Medicare and Medicaid health care services with social support services to help elders maintain their health and live in the community as long as possible. SCO is also available to elders residing in long-term care facilities.

SCO covers all of the services covered by MassHealth. Medicare services are also covered for people with Medicare.

For more information Call MassHealth Senior Care Options (SCO) at **1-888-885-0484 (TTY: 1-888-821-5225)** or visit [www.state.ma.us/masshealth](http://www.state.ma.us/masshealth).

### **PACE (Program for All-Inclusive Care for the Elderly)** **(also called Elder Service Plan)**

PACE helps certain frail people maintain their health and independence and live in the community while getting the health care and other services they need. PACE combines medical care, social services, and long-term care services for frail people. Services are provided by PACE-authorized health centers.

The PACE program model is a health-care program sponsored by the Centers for Medicare and Medicaid Services and the Commonwealth of Massachusetts Division of Medical Assistance.

For more information about eligibility and to find out if you live in a designated service area call the MassHealth Enrollment Center at **800-408-1253 (TTY: 1-800-231-5698)**



## **Directory**

### **MassHealth**

**Customer Service 1-800-841-2900**

**[www.mass.gov/masshealth](http://www.mass.gov/masshealth)**

**TTY: 800-497-4648**

MassHealth provides a wide range of health care services that pay for all or part of the health care cost for elders with limited income and resources. Contact MassHealth for information about their health care programs including MassHealth Standard and Medicare Savings Programs.

### **MassHealth Senior Care Options (SCO)**

**1-888-885-0484**

**[www.mass.gov/masshealth](http://www.mass.gov/masshealth)**

**TTY: 1-888-821-5225**

A health plan that combines Medicare and Medicaid services with social support services that helps seniors maintain their health and continue to live in their own homes.

### **Massachusetts Division of Insurance**

**Boston 617-521-7794**

**[www.state.ma.us/doi](http://www.state.ma.us/doi)**

**Springfield 413-785-5526**

**TTY: 1617-521-7490**

DOI regulates insurance companies authorized to sell insurance in Massachusetts, reviews insurance contracts, forms and rates to ensure compliance with Massachusetts regulations, and investigates consumer complaints against insurance companies, brokers, agents and other licensees. DOI provides general insurance information, publications and advice on consumer rights and protections.

### **Protective Services**

**Elder Abuse Hotline 1-800-922-2275**

Protective Services provide services to eliminate or alleviate abuse of elders. Community agencies and case workers coordinate and provide a variety of health, mental health, legal and social services. To report elder abuse, call the Elder Abuse Hotline 24-hours a day, 7 days a week.

### **Office of the Massachusetts Attorney General**

**Hotline 1-888-830-6277**

**[www.ago.state.ma.us](http://www.ago.state.ma.us)**

The Attorney General's Hotline staff answers questions and assists with consumer complaints for all types of insurance. The Attorney General's Office mediates problems and provides educational materials.

**MassPRO (Heath Quality Improvement Organization )**

**Helpline 1-800-252-5533**

[www.masspro.org](http://www.masspro.org)

MassPRO contracts with Medicare as a Quality Improvement Organization (QIO) that oversees and improves the care given to Medicare patients. MassPRO processes appeals for Medicare patients and reviews Medicare beneficiary medical quality of care complaints.

**Massachusetts Medicare Advocacy Project (MAP)**

**1-800-323-3205**

MAP provides Medicare beneficiaries free legal advice and legal representation for appealing medical decisions made by Medicare providers in both fee-for-service Medicare and Medicare HMOs and for other insurance programs.

**Medicare Helpline (24 hours a day, 7 days a week)**

**1-800-MEDICARE  
(1-800-633-4227)**

[www.medicare.gov](http://www.medicare.gov)

For help with questions about Medicare and to order Medicare publications

**MassMedLine**

**1-866-633-1617**

[www.massmedline.com](http://www.massmedline.com)

MassMedLine provides prescription medication information and help to Massachusetts residents applying for prescription drug assistance programs. MassMedLine is staffed by pharmacy professionals. MassMedLine is a service of the Massachusetts College of Pharmacy and Sciences and the Massachusetts Executive Office of Elder Affairs.

**Social Security Administration**

**1-800-772-1213**

[www.socialsecurity.gov](http://www.socialsecurity.gov)

Contact Social Security to enroll in Social Security, SSI, SSDI and Medicare, or to report a change in address or income, or to replace a lost Medicare card.

**SHINE Health Insurance Counseling Program**

**1-800-AGE-INFO**

[www.mass.gov](http://www.mass.gov) [www.800ageinfo.com](http://www.800ageinfo.com)

**(1-800-243-4636)**

Provides free health insurance information, counseling, and assistance to Massachusetts residents with Medicare and their caregivers.

**SHINE** is administered by the Massachusetts Executive Office of Elder Affairs in partnership with elder service agencies, councils on aging and other public and private community based organizations.

SHINE is a State Health Insurance Program (SHIP) and is partially funded by the Centers for Medicare and Medicaid Services

